

Substitute Abstract

~~A data processing system providing an efficient market for: (1) the provision of loans or lines of credit between lenders or those seeking loans or lines of credit, and (2) the sale of loans between loan pool traders. The system provides an efficient market for the provisioning of loans or lines of credit that not only invites lenders, loan seekers, and loan pool traders to patronize the system, but whose conventions induce them to patronize the system. An embodiment includes: receiving at a system a lending criteria from each of a plurality of lenders; compiling a first set of statistics in the system based on the lending criteria from each of the plurality of lenders; and outputting from the system the first set of statistics to a first lender at a price that is based on a measure of fees incurred with respect to the first lender.~~

A method of intermediation services providing an efficient market for a class of financial products in which transactions occur in distinct origination and secondary sectors, the method including outputting a pricing schedule providing credits for transactions fees paid in one sector for redemption against the transaction fees for the other. An embodiment includes offering information, captured in the course of providing intermediation services, at prices that are reduced as transaction fees increase.